

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

RICHARD STOLL  
LAUREL STOLL  
Debtor(s)

Case No. 09-48875

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/28/2009.
- 2) The plan was confirmed on 04/30/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/27/2015.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,016.75.
- 10) Amount of unsecured claims discharged without payment: \$147,282.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$56,280.00
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$56,280.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,419.63
Other	\$344.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$6,263.63</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APPLIED BANK	Unsecured	3,151.00	3,315.56	3,315.56	1,037.36	0.00
AT&T	Unsecured	392.07	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	3,542.00	NA	NA	0.00	0.00
BEST BUY	Unsecured	249.00	NA	NA	0.00	0.00
BILL ME LATER	Unsecured	1,952.06	NA	NA	0.00	0.00
BMW BANK OF NORTH AMERICA	Unsecured	16,481.00	16,481.86	16,481.86	5,156.77	0.00
BMW BANK OF NORTH AMERICA	Unsecured	15,410.00	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,347.00	2,483.34	2,483.34	776.98	0.00
CAPITAL ONE BANK USA	Unsecured	1,957.00	1,960.58	1,960.58	613.42	0.00
CAPITAL ONE BANK USA	Unsecured	1,491.00	1,608.85	1,608.85	503.37	0.00
CARDMEMBER SERVICES	Unsecured	1,208.06	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	15,167.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	10,360.39	10,717.15	10,717.15	3,353.13	0.00
COMENITY BANK	Unsecured	997.00	997.97	997.97	312.24	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	441.00	440.89	440.89	137.94	0.00
ECAST SETTLEMENT CORP	Unsecured	2,642.00	2,641.66	2,641.66	826.51	0.00
HARVARD COLLECTION SERVICE	Unsecured	216.00	NA	NA	0.00	0.00
HSBC MORTGAGE	Unsecured	74,585.00	74,535.78	74,535.78	23,320.41	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	699.00	678.87	678.87	212.40	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	463.00	463.34	463.34	144.97	0.00
LITTON LOAN SERVICING INC	Secured	0.00	650.00	650.00	650.00	0.00
LVNV FUNDING	Unsecured	3,542.37	3,542.37	3,542.37	1,108.32	0.00
MILLENNIUM FINANCIAL GROUP	Unsecured	1,267.00	1,276.30	1,276.30	399.32	0.00
NICOR GAS	Unsecured	352.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PAYPAL	Unsecured	844.15	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	11,543.00	11,634.80	11,634.80	3,640.24	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,659.00	1,659.90	1,659.90	519.34	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,536.00	4,536.49	4,536.49	1,419.36	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	615.00	615.09	615.09	192.45	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,205.00	2,205.43	2,205.43	690.02	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,111.00	1,111.40	1,111.40	347.73	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	625.00	625.18	625.18	195.60	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,041.00	1,041.17	1,041.17	325.76	0.00
RENATA CAREINO	OTHER	0.00	NA	NA	0.00	0.00
TD AUTO FINANCE LLC	Unsecured	2,478.00	4,267.28	4,267.28	1,335.13	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	3,379.00	3,379.05	3,379.05	1,057.22	0.00
WORLD FINANCIAL NETWORK NATI	Unsecured	1,550.00	1,550.12	1,550.12	484.99	0.00
WORLD FINANCIAL NETWORK NATI	Unsecured	376.00	376.84	376.84	117.90	0.00
WORLD FINANCIAL NETWORK NATI	Unsecured	3,528.00	3,635.61	3,635.61	1,137.49	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$650.00	\$650.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$650.00</b>	<b>\$650.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$157,782.88</b>	<b>\$49,366.37</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,263.63</u>
Disbursements to Creditors	<u>\$50,016.37</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$56,280.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/02/2015

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.